

Publications (other than Research papers)

[A Study of Microfinance & Financial Literacy among the Young Tribal Entrepreneurs of Non-Forest Product in Anuppur District in MP / Current Business Scenario: Opportunities And Challenges Before Young Entrepreneur (2017) / SVN Publishing House (Sagar)]

Current Business Scenario: Opportunities And Challenges Before Young Entrepreneur



Dr. Neeraj Topkhane

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A STUDY OF MICROFINANCE & FINANCIAL LITERACY AMONG THE YOUNG TRIBAL ENTREPRENEURS OF NON-FOREST PRODUCT IN ANUPPUR DISTRICT IN MP

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Abstract

This research paper attempts to examine the question of access to credit among marginal, small and young tribal entrepreneurs of non-forest product. In fact, the question of credit delivery to the agriculture sector is largely studied by a number of scholars. Prime issues addressed by the available literature remain confined to the significance of credit, sources of credit delivery, access, disparities, and government policies and so on. In this paper, there prevails a large gap as far as the question of credit supply to the marginal, small and young tribal entrepreneurs of non-forest product is concerned. This gap largely prevails specifically in the case of young tribal entrepreneurs of non-forest product. The situation worsens further when we discuss this specific issue.

The tribal population is an integral part of India's social fabric and has the second largest concentration after that of the African continent. It is more than the total population of France and Britain and four times that of Australia. The population of tribal communities scheduled in the Constitution of India and known as Scheduled Tribes (STs) was 8.43 crore (1 crore = 10 million) as per 2001 census and accounts for 8.2% of the total population. 4.26 crores are man and 4.17 crores are women, accounting for 8.01% and 8.40% respectively. They are scattered over all the states/UTs, except Punjab, Haryana, Delhi and the UTs of Pondicherry and Chandigarh.

Over 80% of tribal's work in the primary sector against 53% of the general population. About 45% are cultivators against

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procurement and marketing of output through autonomous cooperatives and other forms of organization.

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